



Connecticut Insurance Department

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About the Connecticut Insurance Department

- Mission Statement

- Serve consumers in a professional and timely manner by providing assistance and information to the public and to policy makers
- Regulate the insurance industry in a fair and efficient manner which promotes a competitive and financially sound insurance market for consumers
- Enforce the insurance laws to ensure that consumers are treated fairly and are protected from unfair practices

Insurance Department's role in ACA

- Started with passage of Law in 2010 and has continued since.
- Work with Federal government in ensuring Connecticut is compliant with the law and up to date on changes in law and working with legislators to make needed changes to existing State Law
- Assist Exchange in all aspects of implementation
- Work with insurance companies to review and approve policy forms.
- Educate the public
 - CID web site is the place to go for consumers, legislators and media for all needed information.
 - Answer questions and investigate complaints.

Lessons from first open enrollment

- A Bumpy Start:
 - Billing, ID card and System issue problems
 - Many people new to insurance
- Getting Better
 - System Issues worked through,
 - Exchange, Insurance Companies and Regulators working together to help consumers.
- Finishing Strong:
 - Membership goals surpassed
 - People keeping their policies

Focus for this year

- Use Lessons learned from last year to perform better during enrollment this year and be prepared for possible problems with first renewal cycle.
- Continue Educating Consumers
 - for those who purchased through the exchange last year it is less about how, when and where to sign up more about getting the individual the information to be able to choose the right policy for their specific needs.



Consumer Affairs Division

- Receives, reviews and responds to complaints and inquiries from state residents concerning insurance related issues.
- Examines each complaint to determine whether statutory requirements and contractual obligations within the Commissioner's jurisdiction have been fulfilled by the insurance carrier.
- Responds to all complaints in writing explaining the results of the case review and the resolution of the complaint documenting any claims recovery on behalf of the consumer.
- Complaint data is used to regulate the companies and offers possible legislative changes needed.



Consumer Affairs Division

- Accident & Health Unit-
handles medical, disability, long term care, dental, Medicare supplement plans
- Property & Casualty Unit-
handles homeowners, auto, commercial, pet insurance, extended warranties, etc
- Life and Annuity Unit-
handles those lines, charitable gift annuities, life settlements